

ASSESSMENT OF AKSHAYA PROJECT FROM A GENDER PERSPECTIVE

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ASSESSMENT OF AKSHAYA PROJECT FROM A GENDER PERSPECTIVE

1. Introduction:

Many official projects and programs are implemented on the ground under the tacit assumption that benefits from such projects will be devolved uniformly across the population groups through self selection. Until some years back, this general perception was the rule for projects in the Information and Communication Technology (ICT) sector as well. However, several research findings across the globe have suggested the necessity for putting in place adequate proactive measures in the design of projects involving new technologies in order to ensure that these projects do not widen the already existing 'digital divides.' In other words, large segments of the population who would have been otherwise unable to access the economic and other opportunities unleashed by the sector due to poverty and lack of education may legitimately get to share in the benefits.¹

Similarly, it is often implicitly assumed that projects on the new technologies will benefit men and women from roughly similar socio-economic backgrounds, uniformly. However the set of social and economic constraints under which women operate within each category are usually very different from those that men have to face. Unless the nature of these constraints are understood, and explicitly addressed, it is understandable why the impact of such projects may be different on women and men.² It is little wonder that seemingly 'gender-neutral' projects often turn up with highly skewed gendered outcomes.

The '*Akshaya*' has been a high profile project of the state government of Kerala, in the southernmost state of India which has been hailed as one that has achieved phenomenally high levels of 'gender development' compared to other states of India, in terms of all the standard indicators of education and health. The current research attempts an assessment

¹ Manuel Castells was among the first to draw attention to the potentially explosive nature of the digital divides in his three volume magnum opus on the topic. See in particular Castells (1996). There is a large and growing literature on the potential of the new technology for poverty alleviation. For an account of efforts in that direction in recent years in the developing world, see Spence (2003).

² There is a growing feminist lobby seeking to draw the attention of the information society to these issues. See for instance the overview report prepared for IDS Sussex by Anita Gurumurthy (2004). There are a number of micro studies carried out in Asian countries on this. For a recent review and analysis of findings, see Ng and Mitter (eds.) (2005)

of the Akshaya Project in the district of Malappuram in Kerala where it was piloted in 2002-3, in order to see if it has indeed been gender neutral in its impact.

Akshaya Project: An Introduction

“Enabling Kerala to choose its future and thrive in an interdependent 21st Century driven by ICT”, is how the project has been described by the Akshaya authorities. It is one of the early community based ICT initiatives by Kerala IT mission. Akshaya aims at achieving three key objectives in IT dissemination to the masses (a) by bringing the benefits of technology to the households, (b) by promoting e-literacy and (c) by ushering in e-governance. It endeavours to 'Bridge the Digital Divide' and propel Kerala as India's foremost knowledge society. 'Aks haya Project' was initiated on the 18th of November, 2002 in Malappuram district of Kerala, to be spread to other districts of the state later on.³ The project was expected to make at least one person in every home in the state computer literate. The project would generate a network of 9000 information centres in the state, which will provide a convenient access for the common man to information services and also generate about 50,000 employment opportunities in these information centres to be run by self employed entrepreneurs with official technical and other kinds of support to be phased out over time. A successful implementation of this project would also throw up investment opportunities to the tune of Rs.500 Crores, all within a time span of 3 years.

Malappuram District

Malappuram is located in central Kerala and is one of the most backward districts in terms of standard socio-economic indicators (see Table: 1). In the year 2003, the per capita income of the district was estimated to be of the order of Rs 16766.00 compared to the corresponding state average of Rs 25764.00. The population of the district was around 3.6 million in 2001, which was a little (10 percent) above of the population of the state of Kerala (Directorate of Census Operations, Kerala, 2001). Literacy rates are relatively low by standards of Kerala: 86.0 for women and 91.5 for men as against corresponding rates

³ After the meeting held on 2nd December 2004, under the chairmanship of the Chief Minister, Kerala, it has been decided to rollout the project in 7 districts namely Kasargode, Kannur, Kozhikode, Thrisuur, Ernakulam, Pathanamthitta and Kollam. For details, log on to www.akshaya.net

of 88 and 94 for the state as a whole. Average density of population is much higher at 1022 per sq. km. as against 819 per sq. km. for Kerala, although the rate of urbanization is only 9.81 per cent as against 25.9 per cent for the state as a whole.

Table: 1

Demographic and Socio-economic Profile of Malappuram District and Kerala State

Indicators	Malappuram	Kerala
Total Population (2001)	36,29,640	318,38,619
Population Growth rate (1991-2001)	1.59	0.9
Sex Ratio (W/M) x 1000 (2001)	1022	1058
Sex Ratio among children of 0-6 years (2001)	979	963
Population density (per square km) (2001)	1022	819
Percentage urban (2001)	9.81	25.9
Literacy rate (2001)		
Women	85.96	87.89
Men	91.46	94.2
Work force participation rate (2001)		
Women	6.6	15.3
Men	42.8	50.4
Crude Birth Rate (Per 1000 persons)(1994-2001)	22.4	17.1
Total fertility rate (per woman)(1994-2001)	2.4	1.7
Number of emigrants per 100 households (2004)	45	27
Number of return emigrants per 100 households (2004)	24	13
Per capita income (2003)	Rs.16766	Rs.25764
Per capita income including remittances (2004)	Rs.24443	Rs.31442
Unemployment (percent) (2004)	12.3	19.2
Proportion of Muslims (2001)	68.53	24.7

Source: Mohamed, E, et.al, (2005)

The district has a high population growth rate in relation to other districts of Kerala. The total fertility rate during the period 1994 to 2001 was estimated to be 2.4 per woman in reproductive age groups as compared to a low of 1.7 in the state. During the same period

the crude birth rate per thousand persons has been estimated to be 22.4 as against only 17.1 in Kerala.

Mapappuram stands out in respect of at least two other indicators. The percentage of Muslims is very high in the district: 68.5 by the 2001 Census as against 24.7 for the state as a whole. Secondly, the incidence of Gulf migration is much higher than in the rest of the state (Zachariah, et.al., 2002).

Designing and Launching of Akshaya Project:

Akshaya project was designed by a group of IT professionals and senior bureaucrats. The involvement of community and the local panchayats were kept in mind while designing the project. The government of Kerala had spread word about the Akshaya Project through intense advertising in newspapers and at the local level through panchayat offices. The project called for applications from people, as prospective entrepreneurs. Around 2000 applications were filed by the potential Akshaya entrepreneurs. Personal interviews had been conducted with the applicants, before selecting the final ones. There were many incentives such as bank loans that would be provided to the Akshaya entrepreneurs, free of collateral, with the government standing as guarantee. The entrepreneurs under the Akshaya project would also be provided with training material for the first phase of the project, as well as active financial support. In the second phase of the project, the entrepreneurs were supposed to stand on their own feet, with a constant support from the Akshaya Project Office run by the state IT mission.

The Akshaya officials stated that extensive field level surveys had been conducted to identify the ideal locations for the setting up of the Akshaya Kendras. More than 600 IT centres were put up in all of its 100 panchayats of the district. MOUs were signed with selected Akshaya entrepreneurs for the setting up of the Akshaya Kendras. Local entrepreneurs invested about Rupees 2000,000 to 250,000 each. Many of them took loans from various nationalized and rural cooperative banks. The state government made special arrangements with those banks and stood security for ensuring collateral free loans. Each Akshaya Center installed a minimum of five multi-media computers. Agencies like PC Quest, Bharti Comtel Limited (BCTL), Centre for Development of

Advanced Computing (CDAC), Centre for Development of Imaging Technology (CDIT), etc. were invited to computer fairs across the district and the government provided assistance to the would-be entrepreneurs in getting the best bargains. An Expert Committee was formed to oversee the curriculum for a course in basic e-literacy which was designed by CDIT. The course consisted of a 15 - hour training module to be administered in 10 days. The centers were reimbursed for much of the training expenses through the *Panchayat*. Each Akshaya Center was meant to cater to about 1000 persons in the neighboring area, for which they hired two to three computer trainers, women and men, from the locality communities.

Prior to the actual launch, village *panchayat* took a leading role in carrying out house-to-house information dissemination about the e-literacy training, urging every household to send at least one member to the local Akshaya Center. The Project had placed one Akshaya Coordinator, usually a local woman, in every Village *Panchayat* of the district to carry out the information dissemination and advocacy work. While there was a lot of hand-holding in the first phase, a gradual phasing out of direct assistance was envisaged in the subsequent periods. The effort has been to continue to provide support through the Akshaya Secretariat not in terms of subsidies, but rather in terms of ensuring an enabling environment for conducting business.

Rural Connectivity Infrastructure was established in the district of Malappuram to provide connectivity facility to all the Akshaya Centers in its second phase. After a technical and financial analysis, Tulip IT Services, a Delhi-based company, was awarded the work of connecting all Akshaya Centers and major government offices through wireless network system. During this phase, entrepreneurs were supposed to create businesses for themselves by selling IT-based facilities to the local community. Most opted for various e-services including e-pay services, provision of internet, fax and Photostat facilities, doing data-entry jobs for the local *panchayat*, as well as providing advanced computer courses like M.S. Office package for a fee through the *e-vidya* (e-learning) courses. It was envisaged that while the initial support provided for setting up the centers in the first phase would have kick-started the process of entrepreneurship development in a level playing field, in the second phase only those with the best potential, the fittest of the lot so to speak, would, and should, survive.

Table 2

Fact Sheet about Akshaya Programme in Malappuram District

No. of Families	65lakhs
Panchayats	100
Municipalities	5
Block Panchayats	14
Constituencies	12
Akshaya Centres	696
Trainee / Families per center	600-1200
Investments / Centre	Rs. 2-3 lakh
Computer per center	5-10
E – Literacy course duration per trainee	10-15 hrs
Block coordinators	6
Panchayat / Municipality Coordinators	105
Master Trainees	2000

Source: Akshaya Project Office, 2004

The project has been designed to leverage Kerala's unique strengths, active community organizations, progressive social framework, advanced telecom infrastructure and widespread media penetration.⁴ The course content was designed keeping this in mind. The emphasis of the training program was on the use of technology and not on technology itself. The program was also aimed at opening up the minds of the student to the immense possibilities and benefits of ICT.

2. Background of the Present Study:

Rationale and Objectives of the Study

The Institute of Social Studies Trust (ISST) New Delhi, with the friendly cooperation of the state government, has been engaged in a research study on Akshaya project with a gender perspective. The study views Akshaya project as an affirmative action to empower people by imparting e-education and promoting e-governance which tries to bridge the digital divide and narrow down the gaps between information haves and have-nots. A 'bridge the digital divide project' project like Akshaya needs to be studied in order to

⁴ Kerala has relatively strong infrastructure with 100% of 988 telephone exchanges being digital and the highest telecom density in the country of 8% (twice the national average).

take a closer look at the social dimensions in Keralite society which may facilitate or hinder a developmental intervention. It has to be mentioned here that, Akshaya Project was not designed, by keeping 'gender' in mind. Rather, project was viewed as 'gender neutral' by the officials of the programme. However, no one would deny that, it is important to study the gender dimensions. The study tries to highlight gender issues in the context of contemporary social values, which has tremendous social implications that would ensure or control participation of both the sexes as trainees, e-service users and entrepreneurial development. Institutional structure of the Akshaya Programme is another important dimension behind the success or failure of the project.

The Objectives of this study are primarily centred around gender dimensions of the Akshaya Project. The study would capture the ground level experiences of men and women and their responses to the ICT intervention programme. The participation of women and men in the different phases of Akshaya programme and their own assessment about Akshaya as a development project.

The primary objectives of the study are:

- ? To assess to what extent the assumption of 'gender neutrality' was correct.
- ? If not, then what was the exact nature and extent of the gender differentiated impact of the project on the ground, and
- ? How a more 'gender-aware' project design could have yielded 'better' results.

Research Design and Methodology

A combination of questionnaire surveys, case studies and key informant interviews was adopted for this research. As part of our exercise, two parallel surveys have been conducted on the field: one among a sample of trainees who were exposed to computer during the e-literacy phase of the project, and the second among a sample of Akshaya Centre entrepreneurs.

It was decided to select 40 centres to be studied under this project. The selection of study centres is location specific. First, total 634 centres were spotted on the district map of Malappuram. Second, a purposive sampling is drawn taking into consideration the presence of tribal and hill areas, coastal belt, highly migrant prevalent location and rural-urban residence. The entrepreneur of each of those selected Akshaya Centres were canvassed a short questionnaire. Moreover, 10 trainees from each of those 40 centres, who have undergone computer training in the first phase, were canvassed another short questionnaire. A pilot study had been conducted before the actual survey, and the questionnaires were restructured accordingly. The actual survey was carried out in June – September, 2004.

In addition to that, a number of Akshaya centres were visited at different points of time and detailed case studies were conducted on a few female and male entrepreneurs. The district collector of Malappuram district, who had conceptualized Akshaya Project before its inception on the ground, was interviewed more than once by ISST research team. The Project coordinator of Akshaya Programme and several other officials and field staff of the programme were also talked to on several occasions.

In order to assess the current functioning of Akshaya centres including dropouts throughout Malappuram, it was decided to contact all 634 centres through telephones and personal visits, wherever possible.

3. A Brief Overview on Kerala in the Context of Akshaya Project

Kerala carries a paradox which perhaps makes the state an ideal candidate for a "Bridging Digital Divide" experiment. On the one hand Kerala is often compared with some of the developed nations for its social indices. Kerala's life expectancy at birth was 73.3 years. Kerala's female to male ratio, which is 1.058, is similar to that of Europe and North America. The infant mortality rate is only 13 per thousand live births. Kerala is much

ahead of other major Indian states in achieving the goal of universalizing elementary education, and there is hardly any gender gap in primary education.

Kerala's remarkable achievements in terms of the basic indicators of human development, in spite of its low per capita income, are expected to inform policy-makers elsewhere in their endeavour to achieve human development goals within the constraints set by modest expansion.⁵

However, it has been argued that, the lack of economic growth and persistently high unemployment will lead to a situation of 'crisis' as they stymie further progress in human development. The state would fail to generate enough revenue to finance and maintain its social sector expenditure. Several economists, dealt with various problems including fiscal constraint and problems of the primary and secondary sectors.⁶

Kerala had been living with 'a course of lopsided development' – its human development achievements were not matched by economic growth. However, a newly emerging argument says that for the past 15 years or so, Kerala's SDP has been growing at a rate that is very close to the all India average, and its per capita SDP has been growing even faster than the all India average because of its low population growth.⁷

Overseas migration of job seekers from Kerala and the flow of remittances has reached such phenomenal proportions that its impact is felt in every aspect of life in the state. Complex linkages thus seem to exist between early achievements on the human development front, seeking opportunities in the labour markets outside Kerala. Expansion of the goods producing sector depends on the comparative advantage vis-à-vis other

⁵ Kannan, K.P. (2000), "Poverty Alleviation as Advancing Basic Human Capabilities: Kerala's Achievements compared" in *Kerala: The Development Experience*, Zed: London

⁶ George, K.K. (1999); Issac and Tharakan (1995)

⁷ See Chakraborty, Achin, (2005) "Kerala's Changing Development Narratives", EPW 40 (6) February 5, 2005; Pushpangadan, K. (2003), "Remittances, Consumption and Economic Growth in Kerala 1980-2000", CDS Working Paper –343.

states, but most services are spatially embedded, and therefore expand as local demand increases.

Akshaya project is no doubt a demand-driven approach as a step towards expanding IT sector in the state. Hence, the project is looking for generating demand for e-literate employees and at the same time it is a move to 'educate' the community and to create self employment among the educated unemployed and low skilled IT workers of the state. Kerala IT Mission, had expected several other benefits through the successful implementation of the project. Those are:

- ? Cheaper communication through Internet telephony, e-mail, chat etc.
- ? Enhanced ICT demand in Tele-medicine / e-Commerce / e-Education.
- ? Enlarged marketing opportunities for agricultural / traditional products / artifacts.
- ? Improved delivery of public services.
- ? Catalysing of all sectors of the IT Industry.

However, Kerala had several other areas of concern. A large section of the community - the poor, farmers, agricultural workers, fishermen, women, tribals - excluded from the benefits of ICT. Although Kerala has high telecom density, Internet penetration estimated to be 1.5% and concentrated in Cities, largely limited to the Students circle. Kerala is also known for its strong gender biases in terms of high incidences of dowry, high suicide rate and increasing crimes against women.

4. Background Details on Akshaya Entrepreneurs

Our research team at Malappuram collected basic data on the short profiles of 634 Akshaya entrepreneurs from Akshaya Project office. In addition to that, the analysis was substantiated with our survey data in 40 Akshaya centres. To understand the differences in socio-economic profiles of men and women entrepreneurs, we have selected a few indicators, (i) educational backgrounds, (ii) age, (iii) marital status, (iv) household economic conditions and (v) work experience.

The table below provides some basic details on Akshaya entrepreneurs based on data from the survey supplemented by information collected from selected entrepreneurs from the Akshaya office. Only 12 per cent of the selected entrepreneurs were women. The average age was slightly higher for the women. Most of the women entrepreneurs were married and not many of them had any previous experience in business related activities. In terms of household incomes, most entrepreneurs were from middle to lower middle class background, but the men came from more varied economic backgrounds. More than 50 per cent of the men were running parallel businesses alongside the Akshaya centers, whereas not many women entrepreneurs were found in that category. Less than a third of the women entrepreneurs reported to have been involved in some business activities other than Akshaya. However, it was found that in many of these cases the units were being run by the husbands or some male relative(s) of the woman. For the remaining women entrepreneurs, it was their first brush with the business world, if not the first ever job of any kind.

Table: 3

Differences in Social and Economic Profiles of Women and Men Entrepreneurs (in Percentage)

	Women	Men
(i) Educational Qualifications		
Secondary School Leaving Certificate (SSLC) & Senior Secondary Examination (SSE)	58.67	44.85
Graduate (Other than Computer Applications)	20.00	21.88
Diploma in Computer Applications (including PGDCA)	6.67	8.86
Degree in Computer Applications	2.67	2.35
No data	12.00	22.06
	Women	Men
(ii) Age		
<25 years	27.40	29.01
25-34 years	46.57	52.01
35 years & above	26.03	18.98

(iii) Marital Status		
Ever married	87.67	50.18
Unmarried	12.33	49.82
(iv) Monthly Expenditure of the household		
Upto Rs. 3000	No observations	27.27
Rs 3001 – 6000	85.71	54.55
Rs. 6001-10000	14.29	12.12
Above 10,000	No observations	6.06
(v) Primary occupation of the entrepreneurs		
Akshaya Centre	71.43	48.49
Other Business Activities (IT or non-IT)	28.57	51.51

Source: Akshaya District Office, Malappuram for items (i), (ii), and (iii); ISST Survey (2004) for items (iv) & (v).

Motivation and Moral Support

Many of the Akshaya entrepreneurs have admitted that Panchayat was a strong source of moral support. However, both men and women reported friends, relatives and neighbours as their source of moral support than any body else. Little less than one-fifth of the men in our sample, denied any source of moral support behind their Akshaya venture.

Table: 4
Source of Moral Support

	Male	Female	Total
Panchayat	8 (24.24)	2 (28.57)	10
Spouse	4 (12.12)	2 (28.57)	6
Friends, relatives neighbours	15 (45.45)	3 (42.86)	18
No moral support	6 (18.18)	0 (0.00)	6
Total	33 (100.00)	7 (100.00)	40

Source: Survey Data, ISST (2004)

K.B. an Akshaya entrepreneur from Fakir beach says, “The panchayat president is my close friend, He compelled me too take charge of an Akshaya Centre. He assured me his help in any crisis to run this centre among the Muslim fishermen community. The risk was a challenge for me”

Whereas, in few other occasions, entrepreneurs did not express much satisfaction on panchayat’s help in running this programme. Some of the entrepreneurs acknowledged the support of panchayat in running the e-literacy programme, but not in the subsequent phases.

Source of Information on Akshaya Project for the Entrepreneurs

The survey results show that the advertisement in the newspaper about the Akshaya Project was the prevalent source of information among the entrepreneurs. Newspaper was the principal source of information even for more number of women than men. (see Table: 5) However, during a field visit in June 2004, our team of researchers have found that almost all of the selected entrepreneurs were either visited the local panchayat office or in touch with some panchayat member, before filing the application.

“I came to know about the project through the newspaper. Later, I met the officers in district Panchayat office. They described to me when the Akshaya programme is to start and how is it going to work. I joined the programme for its community orientation”, says M.B., an Akshaya entrepreneur from Kondotty.

However, our research team in the field had met a few dissatisfied young men, who expressed their unhappiness over the low visibility of advertisements and publicity in the pre-launch phase of Akshaya project. Md. A, a twenty-four years old computer trainer in an Akshaya centre at Kolikkara says, “Common people had not heard about Akshaya, before it was inaugurated by the President of India. It was advertised only once in the newspaper, without proper information on the procedures of submitting applications and

the deadline. Once the centres had been opened people came to know about Akshaya.” Another computer trainer, who had been working with an Akshaya Centre at Naduvattam for past one year, said, “Selection of entrepreneurs was not fair. Many of the entrepreneurs were selected on the basis of their political affiliation.”

Statement by an Akshaya entrepreneur, from Fakir beach (coastal area) is interesting to note here.

“There is no political intervention in the Akshaya programme. See, this panchayat is run by the Muslim League. This block is also run by the Muslim League. Even the district panchayat is run by the Muslim League. Moreover, Muslim League is an ally of the present government. IT ministry is also comprised of Muslim League members. But, among the nine Akshaya entrepreneurs in this Panchayat, only two of them are Muslim League persons. The rest belong to the BJP, Congress and CPI(M).”

Table: 5

Source of information about Akshaya Project

	Male	Female	Total
Newspaper	22 (66.67)	5 (71.43)	27 (67.50)
Panchayat Leaders	5 (15.15)	2 (28.57)	7 (17.50)
Other sources	6 (18.18)	0 (0.00)	6 (15.00)
	33 (100.00)	7 (100.00)	40 (100.00)

Source : Survey Data, ISST (2004)

5. Background Details of Akshaya Trainees

The information provided in the Table: 6 is based solely on the data collected from 400 trainees who were surveyed in the project. This was necessary since no corresponding information on trainees was available with the Akshaya project office. In the sample of trainees, there were more women than men in all the age groups, except for the oldest. Most of the women were married and involved in domestic activities. A little less than a third were students. The picture was quite different among men. Close to 60 percent of men were already in some kind of economic activity. However, in terms of socio

economic characteristics, there were not many differences between women and men trainees.

Table: 6
Background Details of Akshaya Trainees

(in Percentage)

	Women	Men
(i) Age (years)		
Below 18	2.12	1.83
18-35	77.55	76.83
36-55	18.64	14.02
56 & above	1.69	7.32
(ii) Marital Status		
Married	62.7	38.4
Unmarried	37.3	61.6
(iii) Education		
Totally Illiterate	0.4	1.2
Literate without schooling	2.1	1.2
Primary Education	2.1	4.3
Middle School	23.7	22.0
Secondary School	51.3	51.2
Graduate & above	20.3	20.1
(iv) Primary Occupation		
Self employed	3.4	24.4
Govt. employed	5.9	6.1
Employed in Pvt. Sector	5.5	29.9
Retired	0.8	3.7
Student	23.7	30.5
Domestic work	54.7	0.0
Any other	5.9	5.5

(v) Household expenditure (Rs/ month)		
<1000	2.5	5.5
1001-2000	19.1	11.0
2001-3000	40.3	37.2
3001-4000	23.7	26.8
4001-5000	9.3	14.0
5000 +	5.1	5.5

Source: ISST Survey, 2004

It can be seen that the major difference between women and men trainees was in their activity status. Most women trainees were involved in activities outside the labor force while a significant percentage of the men were already involved in economically productive activities in some way.

Source of Information about Akshaya Project

The success of any program depends upon the way the information spread and source of such information. Unfortunately very few of the respondents reported that they received information directly from the Government. However the members of local Panchayat played a lead role in spreading the message about Akshaya in the locality.

Table : 7

Source of Information by Trainees about the Akshaya

Source of Information	Population			Percentage		
	Male	Female	Total	Male	Female	Total
Government Information	3	1	4	1.8	0.4	1.0
Local Panchayat Leader	47	75	122	28.7	31.8	30.5
Family Members/Relatives	8	19	27	4.9	8.1	6.8
Friends/Neighbours	62	112	174	37.8	47.5	43.5
From Newspapers	42	28	70	25.6	11.9	17.5
Others	2	1	3	1.2	0.4	0.8
Total	164	236	400	100.0	100.0	100.0

Source : Survey Data, ISST, 2004

This confirms the successful role of the local level programme under the decentralized planning. Friends and neighbours also played a major role in disseminating the information. It is gratifying findings that the programme could manage to impact e-literacy among all participants.

Motivations for Joining the e-literacy programme of Akshaya

During our survey with the Akshaya trainees, we tried to find out the motivations for joining Akshaya centres by the trainees. More than eighty five percent of the respondents reported that self satisfaction as a main reason for joining the Akshaya Programme. The initial phase of e-literacy was primarily targeted towards the totally computer illiterate people. Therefore, 'learning computer' was a satisfactory criterion for many of them.

Table : 8
Primary Motivations behind joining for e-literacy programme

Reasons of joining	Population			Percentage		
	Male	Female	Total	Male	Female	Total
Persuaded by Somebody	7	15	22	4.3	6.4	5.5
To increase your social status	9	11	20	5.5	4.7	5.0
Financial Benefits	2	1	3	1.2	0.4	0.8
Self Satisfaction	142	201	343	86.6	85.2	85.8
Utilizing your spare time in a better manner	4	8	12	2.4	3.4	3.0
Total	164	236	400	100.0	100.0	100.0

Source : Survey Data, ISST (2004)

Almost all the trainees (97%) joined the programme with the intension that it will help to acquire a job in the future. Though they wee satisfied with the Akshaya programme, only few of them expected any computer related job by undergoing Akshaya training. They preferred Akshaya to be acquainted with computer, for those jobs, where computer proficiency would be an added qualification.

6. e-Literacy Campaign of Akshaya Project

In its initial phase, Akshaya imparted basic IT literacy to at least one member in each of the 65 lakh families in Malappuram district. The e-Literacy campaign is the foundation on which the state seeks to bridge the digital divide in the state. The underlying objective of the campaign is to remove the "fear of the unknown" that common people have about technology in general and computers in particular.

“We formed few groups. We collaborated with the local clubs for door to door campaign. People complained that they had never touched a computer. But we asked them not to worry and took the responsibility of computer training”, M. B., Akshaya entrepreneur.

The Akshaya entrepreneurs undertook the e-literacy campaign in their locality with the help from the local Panchayat office. Akshaya officials helped the entrepreneurs in terms of publicity through newspaper. Street plays and dramas were also organised by them. Documentary films were shown during this programme.

During the e-literacy campaign, 10 lessons were taught, covering 15 hours within two-week time period. At this level, a nominal fee of Rupees ten (Rs. 10/-) was charged from each trainee. In many instances, this fee was even waved off by the Akshaya centre to attract people towards the programme.⁸ In many places, sub-centres were set up at different locations during the e-literacy campaign to persuade more people for the computer learning. This phase took 6-8 months to complete. Success of e-literacy phase was important in many ways for the Akshaya entrepreneurs. This was the phase, where people were motivated to learn computer.

As stated earlier, we have conducted survey among 10 trainees from each selected 40 centers, numbering 400 respondents with a detailed questionnaire. The 10 sample trainees

⁸ Akshaya project has been shaped based on the rich insights gleaned from the 'Saksharata' campaign of the state that resulted in a 100% literate state in a very short period of time. The project has also drawn from the experiences of projects like Gyandoot, and Antodaya Computer Literacy Programme in India and several other community based IT project initiatives at elsewhere.

are selected based on the availability and acceptability of the research team. The interviews were conducted either in Akshaya Centers or in the residence of the trainees.

Participation of Trainees in e-literacy and Advanced Training Courses

However, there were not many takers of the advanced level training offered by the Akshaya. In fact, only 15 percent of the trainees, who had undergone e-literacy programme with Akshaya, have joined back for the advanced level course. There were very little fresh trainees for the advanced level course. (See the following table)

Table : 9
Type of Training by Trainees from Akshaya centre

Type of Training	Population			Percentage		
	Male	Female	Total	Male	Female	Total
E-Literacy only	135	202	337	82.3	85.6	84.3
Advanced Course only	1	3	4	0.6	1.3	1.0
Both the courses	28	31	59	17.1	13.1	14.8
Total	164	236	400	100.0	100.0	100.0

Source : Survey Data, ISST (2004)

It seems, Akshaya could not established itself as a training centre. The small and big private computer centres in the district were more popular among the people who taken computer training seriously. An entrepreneurs from Thavanoor says, “Akshaya is basically an IT service centre for the community, rather an IT institute”

In the post e-literacy phase, Akshaya initiated an Akshaya-Intel joint certificate course which is meant for computer illiterate people. The Akshaya-Intel course would teach MS-Office but the teaching methodology is different. An attractive and illustrated course material was printed by Intel for this course. However, during our field visit at different parts of the district, we have not heard about Akshaya-Intel course in many places. ‘E-Vidya’, the advanced course in MS-office was taught at the Akshaya centres in most

places. However, this course was not provided by all the Akshaya centres. The Akshaya entrepreneurs, decided on providing this course according to the demand for that course in that area. The course costs Rs. 450 only covering fifty hours of training (one hour per day). We found few centres providing short courses, costs Rs. 100 only. At several centres, we found attractive 'gulf package', for job seekers in the Gulf. There were centres, who were also providing training in hardware. These were personal initiatives, okayed by the Akshaya Office.

B, an entrepreneur from Munderi, Nilambur, says, "Sixty people came for the advanced level course in my centre. We open our centre at 8 in the morning and close it at 9 in the night. There are 12 batches of students, each comprising 5 students."

However, everybody was not as fortunate as B. V.L., another entrepreneur from Nilambur, after completing a successful e-literacy campaign by covering more than 900 persons, could provide advanced course only to five persons, 3 females and 2 males. All of them were fresh students. Another Akshaya centre at Kolikkara, registered around 20 students for their advanced level course (16 men and 4 women) after completing 1200 training in the first phase.

Md. A, a trainer with an Akshaya centre, gave the simple reason, "People prefer to go to private institute because the courses provided are more in numbers. Since course fee is quite low in Akshaya, people think that Akshaya will not provide more number of courses. However, Akshaya's syllabus is better than many private institutes."

S.A. runs her Akshayaa centre from Alancod, Panthavoor. She did not find more than five students for her e-vidya course. She says, "I am providing the courses which Akshaya has announced such as e-vidya, which offers MS-office packages. This is a remote area where people are not ready to spend money on computer education. When people move to the cities, they are ready to pay higher for computer education. Thus, according to the current circumstances, I am charging less. When people come to this centre, they negotiate for fees. Sometimes, it happened that people leave without completing the course."

She continues, “I’m offering a short term computer course, -‘gulf package’. This is a comprehensive course for MS-office. I’m charging Rs. 150 for this. So far, around 25-30 men have registered for this course here.”

7. e-service Delivery Phase of the Akshaya Project: Perspectives of the Entrepreneurs

In the subsequent phase of Akshaya Programme, along with the advanced level course titled ‘e-vidya’, it was proposed that, Akshaya Centres would provide services like information on health, literature, education, law, career training centres etc. During this phase, FRIENDS survey was undertaken by the entrepreneurs in order to know the community’s demand for important IT services.⁹ Such services may include registration for birth, death and married certificates, payment of electricity and water bills etc. Around 45 such services were listed by the Akshaya Centres depending on the communities preferences. Through the FRIEND’S survey, health mapping of the entire community has also been undertaken.

“After the e-literacy phase was over, in the regular monthly meetings, entrepreneurs conveyed their messages and grievances. During one of those sessions, the entrepreneurs got the idea of e-servicing. The issue of sustainability of the Akshaya centres was raised. The entrepreneurs felt the need of extending the services provided by Akshaya centers for sustainability. But this entire issue was not put by the officials. It came from both the parties i.e. the entrepreneurs and the officials”, says T.M., an Akshaya entrepreneur from Malappuram town.

⁹ FRIENDS, a flagship egovernance initiative of Department of IT, Government of Kerala. The word FRIENDS here is an acronym for Fast, Reliable, Instant, Efficient, Network for Disbursement of Services. The aim of the project is to provide a single-window payment mechanism for government-to-citizen interaction in the state of Kerala. It started off as a pilot project in the capital city of Thiruvananthapuram in June 2000. Subsequent statewide rollout started in June 2001. FRIENDS is a multiple agency bill collection system. As per the prevailing system, the customers/ consumers/clients are issued a Bill/Demand Notice by the concerned agency providing services based on which the various regional/sectional offices of the agency collect the payment. The FRIENDS project envisages facilitating the collection of various payments pertaining to payees within specified area limits like corporation municipality etc at a single centre. Every FRIENDS centre will have multiple counters and the payees can remit any payment at any counter. The customer/client/consumer will be given an acknowledgement note/receipt for the amount remitted at the FRIENDS centres. For details on the project, log on to <http://www.friendscentre.net/> and <http://www.keralaitmission.org>

To understand the overall performance of the Akshaya Project from the entrepreneur's perspective, 40 entrepreneurs were selected for our questionnaire survey, located all over the district. Along with the questionnaire survey, different experiences and responses by male and female entrepreneurs were tried to capture through several in-depth interviews and case studies with a few male and female Akshaya entrepreneurs.

The e-service delivery phase of Akshaya Programme was primarily dependent on the community's demand for IT and Tenable services, where Akshaya centres have to provide e-services. The basic requirement for sustenance of centres has been provided such as data entry job provided by local panchayat office to the Akshaya centres (for marriage, death and birth registrations). It was estimated that, on an average one Akshaya centre can have a monthly turnover of Rs. 10,000.

Support by the Akshaya Programme Office : Entrepreneurs' Perspective

More than half of the selected entrepreneurs admit that, the Akshaya Programme Office was quite supportive towards the entrepreneurs. However, not many of them responded overwhelmingly over the issue of support from Akshaya in getting IT jobs in the later phases of the programme. A section of entrepreneurs, either responded negatively or remained silent over the issue of support by the Akshaya Programme Office.

Table: 10

Support from Akshaya Programme Office in getting IT jobs

	Male	Female	Total
Very supportive	2 (6.06)	0 (0.00)	2
Quite supportive	17 (51.52)	4 (57.14)	21
Indifferent	12 (36.36)	0 (0.00)	12
No answer	2 (6.06)	3 (42.86)	5
Total	33 (100.00)	7 (100.00)	40

Source: Survey Data, ISST (2004)

It has been noticed during our field visit in June 2004, not many entrepreneurs were happy with the way the Akshaya Centre was running at that time. The enthusiasms, which were there during the e-literacy campaign, eroded gradually with the completion of e-literacy programme. Though the Akshaya entrepreneurs were not left alone on their own, the entrepreneurs were not satisfied with the progress of Akshaya Project and more importantly the future prospect of the centres were not at all bright for many of them.

A steady internet connection was essential for any success of e-service delivery phase of Akshaya. Akshaya signed a contract with Tulip, a leading IT services Company in India to connect all the Akshaya centers through wireless internet connection. Tulip chose a mix of wireless technologies, namely Wireless IP in Local Loop (WipLL) and Versatile Intelligent Network (VINE). VINE-technology was found relatively cost-effective for the rugged contours of Malappuram. The network covers 2600 sq. km. area of the district. However, even in the month of October 2004, the status of connectivity through TULIP was extremely uneven. Very few centers reported access to some connectivity. Most have none. Yet, most of the entrepreneurs have paid up for the connection. Since, many of these are first time entrepreneurs, and not very well off any count, this has not been easy for them, since running any kind of business that depends in internet connectivity, has not been possible.

Amount of Bank Loans among Male and Female Entrepreneurs :

Majority of the entrepreneurs either took a loan from the bank or from some other organisation to set up the Akshaya Centre and to buy the computers. Among the males, 89% of them received loan from the bank, whereas 100% of the females received loan from the bank. Moreover, the amounts of loan taken by the women entrepreneurs were relatively higher than their male counterparts. (See the following table.) A large section of women entrepreneurs took a bank loan of above Rs. 1.5 lakhs. This shows that women entrepreneurs could not invest from their own pocket and depended heavily on bank loans, rather than family support.

Table: 11

Distribution of Loan amount and sex of the Entrepreneurs

Amount	Male	Female	Total
NIL	4 (12.12)	0 (0.00)	4
Up to 50,000	1 (3.03)	0 (0.00)	1
50001 – 100000	4 (12.12)	0 (0.00)	4
100001 – 150000	7 (21.21)	1 (14.29)	8
150001 & above	17 (51.52)	6 (85.71)	23
	33 (100.00)	7 (100.00)	40

Source: Survey data (2004) ISST

Three out of four male entrepreneurs in our sample, who did not take a loan from any bank, invested their own money in Akshaya centre. The fourth person invested a minimal amount from his own pocket and borrowed some money from family, relatives and friends along with a large borrowing from some other source, which he did not mention.

From several informal discussions with the local people and interviews with the Akshaya entrepreneurs, we came to know that Akshaya Project officials helped the selected entrepreneurs in getting loans. Few of them shared their experiences with the ISST researchers.

Ms. S, an Akshaya entrepreneur from Athanical, Tirur (coastal area) said,

“I have taken a loan of Rupees 2 lakhs (Rs. 200,000/-) from Canara Bank to start this centre. I got the loan without any collateral security. My husband, who is an employee in Life Insurance corporation of India (India) helped me in getting the loan. However, a ‘Mela’ (fair) was organized in Malappuram in the beginning. The district collector of Malappuram,¹⁰ himself was present there to listen to the problems faced by the newly selected entrepreneurs. He helped the entrepreneurs in getting bank loans.”

¹⁰ Mr. Shiva Sankara, IAS the present district Collector of Malappuram was with Kerala IT mission previously. Akshaya project was conceived by him.

Ms. S.A., an entrepreneur from Panthavoor, said,

“I got a loan of Rupees one lakh and sixty-five thousand from South Malabar Grameen Bank. In the beginning, I faced some difficulties in getting the loan. The bank authorities demanded collateral security, and I was unable to meet their requirements. Due to the intervention of the Akshaya authorities, no collateral security was demanded later.”

However, the story is not same for every entrepreneur. V.L., a female entrepreneur from Kotampara, Nilambur had faced difficulties in getting the bank loan. Her application was rejected by the bank, as she was previously running a self-help group. Later with the intervention of Akshaya officials, she managed to get loan from Keltron, (Kerala State Electronics Development Corporation Limited).

Mr. B.M, another Akshaya entrepreneur from Pullipadam, Mampad, shares his experience in getting bank loan.

“I was one of the six applicants for the bank loan. The first five persons got loan, but my application was rejected. There was some discrimination on the part of the bank. Most of the loans were released to the applications from the urban areas. Later I approached Keltron. I got a loan of Rupees one lakh and sixty-three thousand only from them.”

Loan Repayments and Indebtedness among the Entrepreneurs:

Among the male entrepreneurs, who got a bank loan, less than 35 percent of them have repaid more than 50 percent of the loan. Where as only little above than 28 percent of the female entrepreneurs have repaid more than 50 percent of their loans.

Table: 12
Repayment of Bank Loan

Repayment in percentage	Male	Female
Did not receive loan	4 (12.12)	0
Less than 10%	6 (18.18)	0
10% - 25%	2 (6.06)	0
25% - 40%	5 (15.15)	3 (42.86)
40% - 50%	6 (18.18)	2 (28.57)
50% - 60%	4 (12.12)	0
60% - 75%	2 (6.06)	2 (28.57)
75% - 100%	4 (12.12)	0
Total	33 (100.00)	7 (100.00)

Source: Survey Data, ISST (2004)

However, we have found a serious problem of indebtedness among a number of entrepreneurs. We came across some fairly distressful personal stories on account of growing indebtedness. Just about everybody is facing the crunch. The ones who have managed to keep themselves slightly better than others, are those who had already been in the IT field and had adopted the Akshaya Programme as an add-on feature of their ongoing concerns. Most others are badly off. The worst affected are women without male support. See the following tables, on the status of indebtedness among a few male and female entrepreneurs.

Table: 13**Indebtedness and Current Income of a few Akshaya Entrepreneurs**

Sex of the Entrepreneur	Loan Taken (Amount)	Loan paid up (Amount)	Amount outstanding	Current Income	Akshaya Activities in e-service delivery phase	Any other activity other than Akshaya
Female	1.83 lakhs	77,000	106000 + Int	Nil	Bad	Minor
Male	1.50 Lakhs	70,000	80,000 + Int	Some	Reasonable	No
Female	1.47	60000	87000 + Int	Nil	Bad	No
Female	1.25	78000	47000 + Int	Minimum	Not so bad	No
Female	1.82	1.20	62000 + Int	Minimum	Reasonable	Not yet (has plan)
Female	2.10	75000	135000 + Int	Nil	Bad	Tuition
Male	1.50	75000	75000 + Int	Minimum	Reasonable	Several other
Female (supported by her husband)	1.50	1.00	50000 + Int	Some	Not so bad	M.T. and some other
Female	1.58	1.30	28000 + Int	Nil	Bad	M.T. and some other
Female	1.75	80000	95000 + Int	Nil	Not so bad	No
Female	1.50	1.38	12000 + Int	Minimum	Reasonable	Minor

Source: Field data ISST October 2004

8. Self-assessment of Satisfaction Level by the entrepreneurs:

The following table shows that, both among the male and female entrepreneurs, the number of entrepreneurs who had enjoyed an increased status in their respective family and community at the time of opening the centre has come down drastically after a year. Status, neither in the family nor in the community has increased after the first year of the project.

Table: 14**Increase in perceived status among the male and female entrepreneurs****(in percent)**

	Male		Female	
	At the time of opening	After one year	At the time of opening	After one year
Status in the Family increased	81.81	51.52	71.43	28.57
Status in the community increased	87.87	66.67	85.71	42.86
Subject to criticism from the family and community	18.18	36.36	42.86	42.86

Source: Survey data, ISST (2004)

After a year with Akshaya Project, the level of satisfaction is not very high among the entrepreneurs. The project could not provide enough income to even sustain the centre. Roughly, one-third of the men are though highly satisfied with the community response and support from Akshaya officials. Whereas, only less than fifteen percent among the female entrepreneurs are highly satisfied with community response and support from the Akshaya officials.

Table : 15**Level of satisfaction among the Akshaya Entrepreneurs****(in percent)**

	Highly satisfied		Mod. satisfied		Not satisfied		Can't say	
	Male	Female	Male	Female	Male	Female	Male	Female
Community Response	30.3	14.3	63.6	85.7	6.1	0	0	0
Business opportunities	6.1	0	45.5	14.3	42.4	71.4	6.1	14.3
Support from Akshaya Officials	33.3	14.3	42.4	85.7	24.2	0	0	0
Financial Gains	0	0	30.3	0	48.5	42.9	21.2	57.1

Source: Survey Data, ISST (2004)

The reasons for such a perceived lack of success among male and female entrepreneurs, as discovered by talking to the entrepreneurs by the team of researchers went into the field, are many.

1. The status of connectivity through TULIP is extremely uneven. Very few centres reported access to some connectivity. Most have none. Yet most of the entrepreneurs have paid up for the connection. Since many of these are first time entrepreneurs, and not very well off by any count, this has not been easy for them, since running any kind of business that depends on internet connectivity, has not been possible.
2. There is problem of overcrowding that has led to inadequacy of demand for individual centre in any particular localities. Several other IT related projects have also been pushed simultaneously by the state's IT mission in Kerala.
3. Another problem is that Akshaya centres are losing a lot of training business to private entrepreneurs. The e-vidya courses do not have many takers as there is not certification as there was in the first phase. Since public confidence in the quality of the courses run by the Akshaya Centres is not generally very high, the entrepreneurs complained that the locals would rather pay twice the amount to neighbourhood private computer institutions for similar courses rather than come to them.
4. All these factors have led to high indebtedness among the Akshaya entrepreneurs and they are really feeling the crunch. Many of them haven't received payment from the panchayats for the first phase. Some claimed that the panchayats were not paying those entrepreneurs who had less than 800 trainees. It is difficult to really judge this aspect for it's a case of the word of one set of people against the other. But the problem of indebtedness is a real one with obvious distress on part of the entrepreneurs.

5. There was no explicit emphasis in the Project on promoting entrepreneurship among women. Yet the enthusiasm that it generated among at least some of the women who had come forward had been quite remarkable. The fact that the project deals with entrepreneurship in the IT sector, which is deemed as a non-conventional occupational-cum-sectoral choice for women, by itself attracted some of these women with potential for self-development. Yet there was not much help they received from the authorities. Women operated centres cannot be kept open in the evenings because all the women we spoke to felt that it is not 'safe' to do so : people would 'talk' if they do. The result is that systematically these centres would lose potential clients who can come only after office hours. All the women entrepreneurs we have met and spoken to, had some kind of family help, generally their own mothers, to take care of their domestic workloads: a consideration that does not need to be taken care of in case of male entrepreneurs. The worst affected are the women who have tried to strike out on their own, without any substantive or logistical support from their male family members. We have heard complaints about unsympathetic official staff who would make no legitimate concessions, unscrupulous colleagues and workers who would take advantage of the supposed innocence of women of accounts-related matters, and non-supportive husbands whose main interest has been on the possibility of additional funds flowing into the family kitty. When things got difficult financially, the first thing to happen was the withdrawal of the moral support which was there initially. We have come across reports of severe opposition from the family members.

More than 70 percent among the female entrepreneurs agreed to the fact that social norms and customs created some problems for them in opening or running the Akshaya centres. In addition to that, all of them agreed that its difficult to run Akshaya centre for a woman in comparison to a man. Not many of them, only about 29 percent, acknowledged 'risk' as a factor, associated with Akshaya entrepreneurship. A little more than 70 percent of them reports that they could express their problems clearly in the monthly meetings of the Akshaya entrepreneurs, which they think is important to be present. Unfortunately most of them are again unsatisfied with the solution provided in the meeting. During the

survey, 86 percent of the female entrepreneurs have agreed that a networking among the female entrepreneurs would have helped them in running the centre.

9. Future Plans for Akshaya: Perceptions of the Entrepreneurs

Our survey data shows that very few entrepreneurs actually admit the closing down of their respective Akshaya centers, but most of the men were preparing to diversify the business with more IT and non-IT services. More than 50 percent of the women were still eager to continue with the available scope and infrastructure. This is due to the lack of direction and confusion among the female entrepreneurs. Moreover, diversification and extension of any business need money, which women cannot afford spending in the situation where the business is not running very well. We have already seen the dependence of women on bank loans. However, some of the women entrepreneurs are still willing to diversify their centers with more value added IT services. This shows some commitment and genuine interest among the women entrepreneurs.

Table : 16

Future plans for the Akshaya Centre

Future Plans	Male	Female
Continue with available infrastructure	5 (15.15)	4 (57.14)
Diversify with more value added IT services	18 (54.55)	3 (42.86)
Diversify with more IT and non-IT services	4 (12.12)	0 (0.00)
Close the centre	5 (15.15)	0 (0.00)
Any other	1 (3.03)	0 (0.00)
Total	33 (100.00)	7 (100.00)

Source: Survey data, 2004

Table: 17
Current Status and Perceived future of some Akshaya Centres

Male/Female	Current income	Perceived Status	Centre open /closed	e-literacy phase	e-service delivery phase	Previous experience	Perception of future
F	No	Bad	Open	Good	Bad	No	Optimistic
M	Some	Reasonable	Open	Good	Reasonable	No	Optimistic
F	No	Bad	Open	Good	Bad	No	Depressed
M	No	Bad	Almost closed	Good	Bad	No	Depressed
F	minimum	Depressed	Open	Good	Not so bad	Yes	Depressed
M	No	OK	Open	Good	No	Yes	Optimistic
F	Minimum	Optimistic	Open	Good	Reasonable	Yes	Optimistic
F	No	Bad	Open	Good	Bad	No	Optimistic
M	Minimum	Optimistic	Open	Good	Reasonable	Yes	Optimistic
F	Reasonable	Optimistic	Open	Good	Good	Yes	Optimistic
M	Reasonable	Optimistic	Open	Good	Reasonable	Yes	Optimistic
F	Some	Worried	Open	Good	Poor	No	Optimistic
F	No	Depressed	Open	Good	Poor	Yes (SHG)	Depressed
F	No	Worried	Closed	Good	Poor	No	Depressed
F	Minimum	Reasonable	Open	Good	Reasonable	Yes	Optimistic

Source: Survey Data, ISST October 2004

10. Gendered Differences

It is important to situate the analysis of gender differences in the Akshaya Project both for entrepreneurship development and for e-training within the context of the purported objective of the project, which is to reap the social benefits of a better informed and techno savvy population, alongside generating private profits through e-commerce. These objectives are embedded within a larger vision of ushering in a technological transformation of the Kerala society. Official promotion had repeatedly emphasized the social objectives of the project, and as our interactions with women and men trainees and entrepreneurs as well as the Akshaya Project staff suggested, everybody associated with the project must have internalized that vision to a certain extent. However, a difference

between women and men entrepreneurs showed up even in our first visits to the project site: a difference that seemed to grow wider as time progressed and the study team got the opportunity of more intensive interactions with the entrepreneurs through repeated visits to the site.

Almost all Akshaya entrepreneurs, both women and men, when initially questioned on what propelled them to get involved in the venture, had mentioned community benefits as one of the reasons for opting for the project, although for the women entrepreneurs, it had appeared to be a genuinely driving force even in those early days. In the process of conducting in-depth interviews, the gender differences in the motives in opting for the Akshaya project became more sharply defined. For men, it was clearly the perceived financial benefit that was the major propeller, while women entrepreneurs generally appeared not merely more enthusiastic about their involvement in the project, but also seemed to be driven to a relatively greater degree, by non-financial motives. Serving the interests of the community through the Project and the possibility of enhancement in their own social standing as a result of their involvement in it were two reasons that were repeated by many women entrepreneurs as the major motivating factors.

In one of our meetings with S., a young Muslim woman from a rural area, we were told:

‘In our community, girls get married after SSLC and become housewives. But I always wanted to do something. After my marriage, I took a course in fashion designing. But when the Akshaya project was launched, I preferred this. I thought it is a much more meaningful activity and would be very useful for the people of the community. We can educate them and at the same time make them use this new technology. I think IT is a highly respected field to work in. It has boosted my status in the community – simply because it is IT.’

Although these women entrepreneurs seemed to stand out in terms of their enthusiasm and their commitment to the non-monetary external benefits of the project, one of the first things that strikes one about gender differences in the Project is that there were far too

few of these women. There were only 78 women as compared to 557 men among selected Akshaya entrepreneurs. In fact, there were so few applications from women for setting up Akshaya Centers, that almost all the women who applied for the project to start with were said to have been selected (Interviews with Akshaya officials, June 2004). This was probably the one pro-women affirmative action that the project management had taken in the initial phase of the project.

Although there were so few women entrepreneurs, the number of women trainees were just as many, if not more than, as men. In the 40 Akshaya Centers that were selected for in-depth analysis, the percentage of women trainees was in fact higher than that of men. During our several visits to the Akshaya Centers, on a number of occasions we had witnessed that all the trainees being trained in some of the centers were women.

The district collector, in one of his interviews with the ISST research team says, “Since Malappuram has a long history of out migration of a huge chunk of its population to Gulf countries, under such a situation women have found IT a friendly technology to communicate with their spouses. Women trainees were definitely enthusiastic”. The district collector’s view was also acknowledged by a number of entrepreneurs. Mr. MB, an Akshaya entrepreneur says, “My centre covered 1500 households for the e-literacy programme. Most of the participants in our e-literacy phase were females. And among the females, most of them were housewives. Later those women asked me to start internet service. Women are not yet the primary users of internet, but all of them now know that, computer can be used for sending mails, chatting or even for telephoning. More and more of them are now coming here for internet use”

In many cases the entrepreneurs say that Akshaya opened up an opportunity for the married women to learn computer in the daytime or at the leisure hours. However, not many of them reported on the interest of women trainees in IT related jobs.

Wide participation of women in the e-literacy programme was supported by most of the Akshaya entrepreneurs. Most of them say that 60% to 75% of the trainees were women

with a large number of married women. However, in couple of cases the entrepreneurs reported that female participation in e-literacy programme was around 40%. An entrepreneur from a Muslim populated fishermen community of the coastal area of Malappuram says that only 40 % of the total trainees were women and 80% among those women were unmarried.

The background characteristics of women and men trainees were broadly similar. Nonetheless, there were differences. Since the survey relates to the e-literacy phase of the training, the data do not say what the trainees did with the knowledge acquired during the training they had received at the Akshaya Centers. Later enquiries revealed that many of the men had gone in for advanced training in afterwards whereas there were few women in the sample who did so. This suggests that by and large the motivation for receiving the training would have been different for women and men. Women would have seen it as an extension of their education, an opportunity for better contact with male relatives working in the Gulf perhaps, and a better way of spending their free time. In contrast, a larger percentage of men would have seen it as a factor that would strengthen their prospects in business or in the job market. In fact when questioned, most men said that they were motivated by the fact that computer literacy is likely to increase their prospects in the labor market, something that could not be said about most of the women trainees. Many of the women wanted to learn internet use to keep contact with their husbands and male relatives working in the Gulf. Others saw it as an extension of their education.

We also met S.'s male cousin R., a young graduate from a local college. Both S. and R. had got basic computer training from the same Akshaya Center at Malappuram. The former told us: 'I was interested in learning computer use so that I can send e-mails or chat with my husband. He has migrated to the gulf two years back.' However, R., who had come back to the center for an advanced computer course, told 'I'm planning to move to the Gulf,' He added. 'My computer knowledge will help me to get a job there.'

On the whole, this is a representative case. Very few women who were trained in the e-literacy phase opted for advanced courses in the second phase. In contrast, many more men trainees went in for advanced courses on data processing or accounting in order to better their job prospects. Some Akshaya Centers were even providing a course on what

was called the 'Gulf Package' which gave training on how to apply for a job in the Gulf countries, and in all the Centers we had visited, this package was availed of exclusively by men. Clearly, the motivational imperatives were very different for women and men, although droves of women came forward to get the training in the first phase.

This still leaves the question as to why the Project attracted so many women as trainees but so few as entrepreneurs. To understand this, one needs to refer to, and know, the seemingly inexplicable record of Keralite women in getting educated and then making virtually inconsequential use of that education in acquiring jobs. This is reflected in the fact that Keralite women have the highest literacy rate among women of all Indian states, and have one of the lowest rates of participation in the labor force¹¹ (National Sample Survey Organization, 2001; Population Census, 2001). Acquiring literacy, be it conventional or electronic, is a socially accepted activity for women. This does not necessarily suggest that such literacy be utilized in the labor market. Among those who do enter the labor market for educated women, a large majority are by far salaried workers and that too in primarily teaching and in the health sector. The incidence of self employment among educated women is minuscule. If the authorities had believed that women would come forward by the droves to join the Akshaya Project as entrepreneurs, one cursory look at the data on the labor force participation rates among women, or the incidence of entrepreneurship among educated Keralite women would have been enough to tell the patently unrealistic nature of the assumption.¹²

Despite women's sparse presence in the entrepreneurial role as mentioned earlier, those who did join stood out in terms of enthusiasm and quality of motivation. Apart from

¹¹ According to the 2001 Census, female literacy rate in Kerala stands at 87.86 percent as against 53.67 percent in the country as a whole. The corresponding male literacy rates are 94.20 percent and 75.26 percent respectively. Female work force participation rate in Kerala by the latest round of the National Sample Survey Organization stands at 22.9 percent compared to 25.4 percent for the country as a whole.

¹² The enigma of a highly literate Keralite woman subscribing to overtly patriarchal gender ideology is an issue that has been attracting the attention of feminist researchers of late. For an inter-disciplinary analysis of this complex phenomenon, see the Introductory chapter by Swapna Mukhopadhyay in *'The Enigma of The Kerala Woman: The Literacy-Empowerment Disconnect'*, Social Science Press, New Delhi. Forthcoming.

being driven by genuinely community-based interests over and above financial ones, they also wanted to prove their mettle in the area of conducting business in the IT sector, which in their perception was a prestigious but totally male dominated area. The enthusiasm was especially high among those women who were running the show virtually on their own steam, without substantive assistance from their husbands or other male relatives. These women seemed to see the project as an opportunity for self expression and self fulfillment. M. who was running a center virtually without male assistance said: 'I have nursing training and have worked at a local clinic. But when this opportunity came I decided to take on the challenge. A career in computer business draws more respect from the community than a career in nursing. After all, mostly men do this kind of work.'

This feeling was widely shared by those women who were upbeat about joining Akshaya. Several of the women who we had spoken to in this group told us that they had joined the project because the field of computer and the Internet has a certain prestige value attached to it which is not there in other options usually open to women. Being able to make their mark in this area of business they felt, would raise their social standing in the eyes of the community. The desire for this was the reason most frequently cited by these women entrepreneurs for joining the Akshaya Project. This is poles apart from the main reason, which was financial, cited by the men during in-depth interviews.

There were other differences between women and men entrepreneurs. Although there were some common problems that all entrepreneurs irrespective of their gender had to face, women entrepreneurs had a much tougher time than the men did in running their businesses. The first phase of the project was relatively smooth sailing for all parties. This was when a lot of support was given to the entrepreneurs in terms of arranging for collateral free loans, e-literacy training material and subsidies depending on the number of trainees. This did not last beyond the first phase. A couple of years down the line, when the second phase was to start, all entrepreneurs had to face some common problems. There were problems of connectivity, or overcrowding in many instances, and of insufficient demand. For women however, there were additional problems that men

entrepreneurs did not have to face. These problems were more acute for those women who had opted for the challenge on their own steam: for the very same women who were also the ones who were steeped with the desire to challenge the run-of-the-mill role models for women, and keen to earn a new respectability in the eyes of the community by making it in a man's world.

11. Women Disadvantaged

The special problems that these women had to face were many. They had to cater to their domestic responsibilities before they could come and open the centers for business, and for the same set of reasons, had to go home early as well. In fact, going home early in the evenings was doubly imperative because for women, it was not 'safe' to go home alone after the sunset. Even though none of the women would confirm any unpleasant incident concerning herself, nobody was prepared to take the risk of returning home late. The least that one had to contend with was the apprehension that people would 'talk'. The fear of people in the neighborhood 'talking' about them, about their character? the iron grip of societal norms that they could disregard only at their own peril, came out as a very powerful factor restricting not merely women's physical mobility but also generally the range of the choices that women could freely opt for. A direct financial outcome of restricted hours of work in women-managed Akshaya Centers was the obvious loss of potential business, especially from those who could only access the facilities outside office hours. The overall disempowering effect of societal sanctions on women challenging the established norms of propriety would be far more crippling.

Z., an Akshaya entrepreneur said:

'Staying late hours in the evening outside home is a problem for us women. People do talk and make it a topic for their gossip. My husband is a forward looking person. He does not care about all those stupid things. So I'm free to go anywhere. However, I go back home by 5 in the evening. My husband lives in Saudi Arabia. I look after my family alone.'

There were other factors, more concrete and objectively assessable, that put women entrepreneurs at a relatively disadvantageous position. Women entrepreneurs had a much higher incidence of indebtedness (bank loans), since most of them had little access to family resources. The survey carried out on the 40 entrepreneurs threw up a figure of average outstanding loan amount for women entrepreneurs to be around Rs 168,000/- while the corresponding figure for men was around Rs 126,000/- : a difference of almost 33 percent. There was no woman entrepreneur who had an outstanding loan amount of less than Rs 100,000/-, whereas over 12 per cent of the men had zero indebtedness and nearly one-third of them had borrowed less than Rs. 100,000/-. This is a clear reflection of the fact that women entrepreneurs had far less access to family resources.

It has been discussed already that majority of the entrepreneurs either took a loan from the bank or from some other organisation to set up the Akshaya Centre. However, in several cases, men invested their own capital partially or fully. There are cases, where the male entrepreneurs borrowed money either from the family or from the friends. On the other hand, almost all the female entrepreneurs opted for institutional credits. It has been found that the amounts of loan taken by the women entrepreneurs were relatively higher than their male counterparts. (See the following table.) A large section of women entrepreneurs took a bank loan of above Rs. 1.5 lakhs. This shows that women entrepreneurs could not invest from their own pocket and depended heavily on bank loans, rather than family support.

Table : 18

Distribution of Loan amount and sex of the Entrepreneurs

(in percent)

Amount	Male	Female
NIL	12.12	0.00
Up to 50,000	30.03	0.00
50001 – 100000	12.12	0.00
100001 – 150000	21.21	14.29
150001 & above	51.52	85.71
	100.00	100.00

Source: Survey data (2004) ISST

We have found a serious problem of indebtedness among a number of entrepreneurs. We came across some fairly distressful personal stories on account of growing indebtedness. Just about everybody is facing the crunch. The ones who have managed to keep themselves slightly better than others, are those who had already been in the IT field and had adopted the Akshaya Programme as an add-on feature of their on-going concerns. Most others are badly off. The worst affected are women without male support. See the following tables, on the status of indebtedness among a few male and female entrepreneurs.

Table: 19

Indebtedness and Current Income of a few Akshaya Entrepreneurs

Sex of the Entrepreneur	Loan Taken (Amount)	Loan paid up (Amount)	Amount outstanding	Current Income	Akshaya Activities in e-service delivery phase	Any other activity other than Akshaya
Female	1.83 lakhs	77,000	106000 + Int	Nil	Bad	Minor
Male	1.50 Lakhs	70,000	80,000 + Int	Some	Reasonable	No
Female	1.47	60000	87000 + Int	Nil	Bad	No
Female	1.25	78000	47000 + Int	Minimum	Not so bad	No
Female	1.82	1.20	62000 + Int	Minimum	Reasonable	Not yet (has plan)
Female	2.10	75000	135000 + Int	Nil	Bad	Tuition
Male	1.50	75000	75000 + Int	Minimum	Reasonable	Several other
Female (supported by her husband)	1.50	1.00	50000 + Int	Some	Not so bad	M.T. and some other
Female	1.58	1.30	28000 + Int	Nil	Bad	M.T. and some other
Female	1.75	80000	95000 + Int	Nil	Not so bad	No
Female	1.50	1.38	12000 + Int	Minimum	Reasonable	Minor

Source: ISST Survey, October 2004

Some women also spoke about harassment in the hands of unscrupulous bank officials for getting access to bank loans. Others even had to deposit some collateral to get the loan, even though the government had promised collateral free loans to all entrepreneurs.

Ms. S, an Akshaya entrepreneur from Athanical, Tirur (coastal area) said,

“I have taken a loan of Rupees 2 lakhs (Rs. 200,000/-) from Canara Bank to start this centre. I got the loan without any collateral security. My husband, who is an employee in Life Insurance corporation of India (India) helped me in getting the loan. However, a ‘Mela’ (fair) was organized in Malappuram in the beginning. The district collector of Malappuram,¹³ himself was present there to listen to the problems faced by the newly selected entrepreneurs. He helped the entrepreneurs in getting bank loans.”

Ms. S.A., an entrepreneur from Panthavoor, said,

“I got a loan of Rupees one lakh and sixty-five thousand from South Malabar Grameen Bank. In the beginning, I faced some difficulties in getting the loan. The bank authorities demanded collateral security, and I was unable to meet their requirements. Due to the intervention of the Akshaya authorities, no collateral security was demanded later.”

However, the story is not same for every entrepreneur. Vijaya Laxmi, a women entrepreneur from Kotampara, Nilambur had faced difficulties in getting the bank loan. Her application was rejected by the bank, as she was previously running a self-help group. Later with the intervention of Akshaya officials, she managed to get loan from Keltron, (Kerala State Electronics Development Corporation Limited).

Unlike their male counterparts, most women entrepreneurs had barely any previous experience in running a business. Their relative lack of experience was often used to their disadvantages by people they had to negotiate with. SD, a middle-aged woman from a rural background, shared her experience with us as:

¹³ Mr. Shiva Sankara, IAS, the present district Collector of Malappuram was with Kerala IT mission previously. Akshaya project was conceived by him.

'I was very optimistic at the very beginning about this project. I thought that Akshaya would give me an opportunity of expanding my business and there would be lots of people to train. The actual experience was different from what we had imagined. There were not many coming forward for the training. So I started opening up sub-centers at different locations, so that women do not have to travel far to come to my centers. It was pretty good. Nearly 1100 people took computer training from my centers. I got a good opportunity to work closely with the community. But the second phase was not good. I have financial problems. Bank loans are still pending and the interest is continuing to accumulate. But, I cannot simply let it go like this. I might have to take some financial help from my daughter and her husband. Once I repay the loans, I can expand the activities of the center again.'

We later discovered that in spite of the brave front put up by the lady in our first encounter, SD has had to contend with problems from the very beginning. She had problems with bank authorities even at the stage of securing the loan. She was having problems with the landlord who wanted to evict her from the place from which she was running the center. But to us what seemed to be the most oppressing problem that she was having to contend with was an increasingly hostile home environment. Although her husband had initially supported her for getting into the business, he had not merely washed his hands off, he was now in fact been harassing her for getting into the venture in the first place. SD had been contemplating selling her jewelry to pay off the bank loan because although the family seemed to be reasonably well off, she had no access to any other assets. At the end of a long interview, SD broke down. It was clear that she did not expect any support, moral or financial, from any of the family members.

Again in some sense, this was not an isolated case. Adding to the external problems, many women had to contend with dwindling moral support from family members, often from husbands. This became acute for some especially during the second phase when business had been going through a rough patch. They would also have to deal with criticisms from the community for wasting their time while they should be looking after children and running the household. Help usually came in the form of support from other

women members in the kin group, often one's mother, who would look after the home front while the daughter can spend the time away from home. V., who came across as a person with a strong personality, told us:

'Many people have come to know that my center is running at a loss. They are criticizing me openly. At home, my husband is asking me to close down the center now. I do not know how long I can sustain. Perhaps I should have given more time for this center... Only my mother is supporting me. Even now, I could come to the center only because she is looking after my children.'

This was the story of almost all the women entrepreneurs who were battling odds against societal norms.

Women entrepreneurs always had to get an approval from the family to open or run any business. In the case of Akshaya, all the entrepreneurs, whom we talked in Malappuram, had to take permission from their respective father, husband and family. In some cases, the community also played a major role in the process of recognition. In addition to that, woman had to deal with dwindling moral support from her husband and family when the e-business started floundering in the second phase. Women entrepreneurs also had to face a lot of pressure from their respective families and communities to close down the business, during its slump days. S, an entrepreneur from the Malappuram coastal region, says, "After spending so much time, efforts and money, the business in the current phase is not at all running well. Though I'm still optimistic, and believe that if I survive in the bad time, e-business may flourish very soon, my husband is not willing to continue this business any further. He is repeatedly asking me to close the business, as I'm not gaining any profit from this business."

The case is same with S and Sdevi. S says, "My family members and husband are not supporting me any longer, as far as my involvement in Akshaya is concerned." Sdevi has

pledged her ornaments in the bank to meet centre's regular expanses, as nobody in her family is supporting her to run her centre.

In several cases, the women entrepreneurs have informed us that they had to face strong criticisms from the community at the time of launching the Akshaya centre. Its not very easy for a women to start any business. However, people gradually understood that Akshaya venture is different from any other business venture. First of all it is related to computers and secondly, its not like any ordinary shop but a community centre run with the support from the community. Unfortunately, business could not do well in its second phase. The respect from the community gradually eroded. People again got an opportunity to criticize the women entrepreneurs.

The pity is that the otherwise well-designed Akshaya Project could have sought to mitigate several of these problems faced by the women entrepreneurs if the Project authorities had been more sensitive to this class of issues. Under the project initiative, the entrepreneurs had regular meetings with Akshaya officials to discuss common problems. But the enforced invisibility of gender issues in the project design did not allow for a forum for women for venting their special problems. If the project design had the flexibility to introduce such a feature, many if not all, of these problems could have been collectively discussed and solutions chalked out with the help of Akshaya officials. Indeed, an informal network of women entrepreneurs had been beginning to take shape, because the women got drawn to one another by virtue of the commonality of their 'special' problems. However, this had no official recognition, and therefore each woman was left to solve her own special problem all by herself. No wonder, many dropped out.

This was even more unfortunate because the Project had the provision for one Akshaya Coordinator in each Village Panchayat. The agency of these coordinators could have been easily used to put in place a special forum for addressing the common problems faced by women entrepreneurs. Given that by dint of the 93^d and 94th Amendment of the Indian Constitution, one-third of the Panchayat members were in any case women. This could have been used to advantage in order to ensure much more active involvement of the

Village Panchayat in addressing women's issues within the Project. It does not necessarily have to be the case that 'Kudumbashree' type women-specific projects are the only solutions to 'gender' problems. After all, women's empowerment imperatives do need to be worked out in an environment not inhabited by women alone!

12. Concluding Observations

There are some general lessons that one can glean from the Akshaya experience. First, the study reconfirms the view that distributional impacts of supposedly 'neutral' projects are not necessarily neutral: that the first step in countering adverse distributional impact of projects like Akshaya is to ensure project designs have built-in monitoring mechanisms to track the gender and class impact of projects, especially in situations where homogeneity of the target population cannot be assumed. It also brings to bear the necessity of keeping in mind that sensible efforts at correcting for gender imbalances on the ground need a blending of different kinds of knowledge, insights and expertise.

Feminists have often expressed their concern over the fact that the advocacy for moving gender and development from the 'fringe' to the 'mainstream' may have come at a price. It is true that the language of feminism has acquired a much wider currency now than ever before, but the common language that has been co-opted by a wide range of actors has come to 'cloak' very different ideological stands. Mainstreaming in practice has often coincided with a reversal back to the earlier position of assumed gender neutrality of public policy and action, and with a corresponding lull in the pressure for substantive transformational change. (Jahan, 1995; Jackson, 1996)

The feminist literature on development organizations is by now an established area of research. Margaret Schuler's three-dimensional model of 'substance', 'structure' and 'culture' for understanding organizational behavior has sought to provide an analytical structure of the phenomenon. (Sweetman, 1997). Many others have contributed to the debate. (Nicolson, 1996; Rao and Stuart, 1997; Goetz, 1995 & 2001). While some of this literature, like Goetz's research in the context of a women's organization in Bangladesh is based on a detailed empirical analysis, much of the work in the area continues to seek a primarily theoretical understanding of the phenomenon of organizational behavior within

women's organizations, or of gendered 'misbehaviors' of programs and projects designed to ensure gender equity within varied organizational contexts (Buvinic, 1986). There are fewer instances of empirical work, such as research on impact analysis of avowedly mainstream projects from a gender angle, aimed at showing how these interventions could have been gendered and at what cost.

The present study is an attempt to fill that gap. The above analysis suggests that with some awareness and literally marginal efforts, the supposedly gender neutral Akshaya Project could have indeed done wonders. It could have provided the support some of the extraordinary women entrepreneurs coming from very ordinary circumstances could have profitably utilized. This would have enabled these women to have served as role models for all women with similar ambitions and abilities and added to the process of social transformation that policy planners and feminists alike are avowedly looking for.

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